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DECEMBER 1961

THE NATIONAL BUSINESS MAGAZINE FOR DENTISTS

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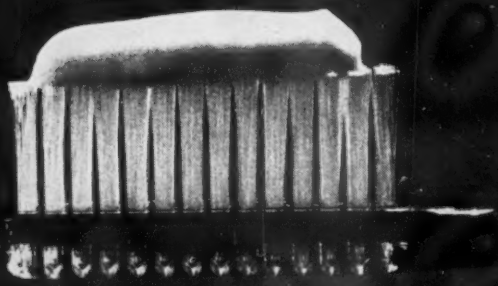
also

The Fine Art of Collecting By Mail

new



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1. Fitzgerald, G.: Dental Digest *62*:494 (Nov.) 1956. 2. Abel, I.: Oral Surg. *11*:491 (May) 1958. 3. Toto, F. D., *et al.*: J. Periodontology *29*:192 (July) 1958. 4. Burman, L. R., and Goldstein, A.: J. Periodontology *32*:257 (July) 1961.

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To all of our readers, DENTAL MANAGEMENT extends the Season's Greetings.

You, the practicing dentists, have made DENTAL MANAGEMENT, in the very first year of its existence, the best-read publication in the dental field (see Publisher's View, Oct., p.11).

As the old year wanes, the editors of DENTAL MANAGEMENT resolve to continue to publish interesting, authoritative and helpful articles for you this coming New Year.

In turn, on behalf of our readers, we wish to thank the following advertisers for their support and encouragement of DENTAL MANAGEMENT during this past year:

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Get the patient's consent before you photograph his dental condition, legal authorities warn. Unauthorized photos can trigger legal action, even if used only for public education or journal articles. The consent (in writing) should include the right to publish the pictures.

The old shell game has cropped up in the new shell houses. The contractor puts up the walls, and the do-it-yourself bug fills in the rest. The idea is going over big for vacation cottages, but the N.Y. Rackets Bureau now terms the shell homes the biggest problem it faces. Financing rates often range between 12 and 20%.

Most dentists take better care of their cars than they do of their equipment, says Naval dental equipment specialist Paul Paskie. "When it comes to the oil can, it's either feast or famine." Each day a 10,000 r.p.m. handpiece is used, he says, the bearings travel as far as a car going half-way across the U. S.—at 800 m.p.h.

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References: 1. Rankin, K.R.: Dental Digest *65*:356 (Aug.) 1959. 2. Albertson, G.L.: Oral Surg., Oral Med., and Oral Path. *12*:438 (Apr.) 1959. 3. Irby, W.B., and Baldwin, K.H.: Dental Survey *34*:1456 (Nov.) 1958. 4. Shore, N.A.: J. Prosthetic Dentistry *10*:366 (March-Apr.) 1960.

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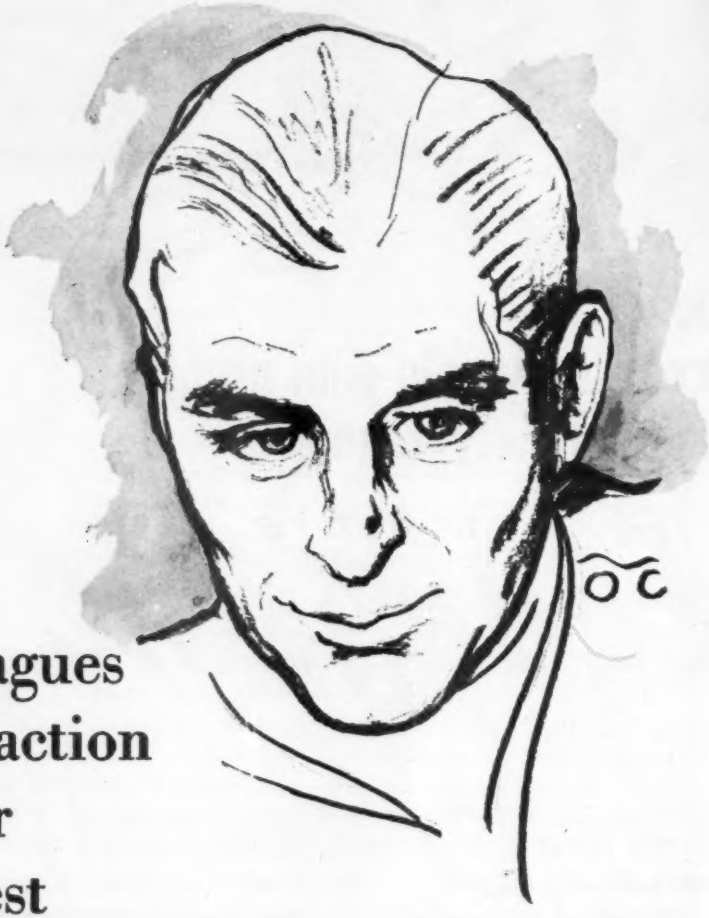

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THE NATIONAL BUSINESS MAGAZINE FOR DENTISTS

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THE NATIONAL BUSINESS MAGAZINE FOR DENTISTS, DECEMBER 1961

The Publisher's

VIEW

The Index

"Could you please send me a copy of your article on how to buy stocks," said a letter we received the other day.

Indeed we'd like to, but we can't. The fact is, in the last year DENTAL MANAGEMENT has published no less than eleven articles on one phase or another of the stock market. We've published seventeen on practice management, seventeen on income taxes, and similar numbers about other popular subjects.

On pages 59-62 of this issue, you'll find a guide to all that material—the first of DENTAL MANAGEMENT's annual indices. If you look at it, you'll notice that it's a bit different from most other indices you've seen—not because of what's in it but because of what's missing.

Articles are indexed one way only, by subject matter. They are not listed simply alphabetically or by author. And reader letters, news items, and Washington reports are not listed at all.

The theory: *only material of permanent value should be included in a permanent index.* And that should be listed only in the way that will help *you* find what *you* want the fastest. That way is via the subject matter, not via the author's name or the first letter of the title.

Suppose, for example, you face a collection problem. You can look under "Collections" and find everything published on the subject throughout the year.

If you've saved your back issues (and we hope you have), you may find your answer immediately. If you haven't saved the magazines, write to us and we'll try to supply the article you want (though we can't promise, because our supply of some issues is exhausted).

Thus, the DENTAL MANAGEMENT index is a no-nonsense tool with but one object in mind: *to help you make the best use of this magazine.* END

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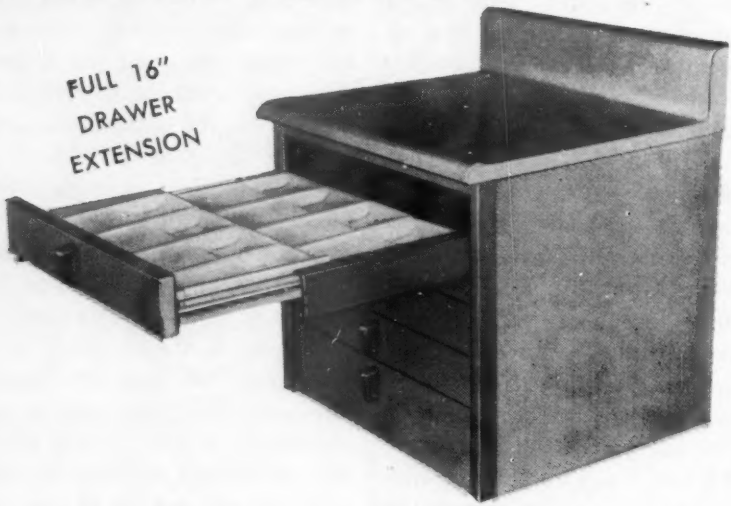

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THE NATIONAL BUSINESS MAGAZINE FOR DENTISTS, DECEMBER 1961

THE FINE ART OF COLLECTING BY MAIL

The mailbox can be your best collection aid. Here are some ways to make the most of it

By JOHN W. JOHNSON

"HARRY BROWN is two months late on his last payment," your assistant tells you. "What do you want to do about it, Doctor?"

You sit and ponder. You know that the chances of collecting any bill grow slimmer the longer it remains unpaid. At the same time, you want to give the patient every break if he sincerely intends to pay up.

"Let's see, now, Miss Hawkins," you answer. "We sent Brown a statement last month, didn't we? Let's send another next month and see what he does. I guess he'll be able to pay by then."

Sound familiar? Unfortunate-

The author is executive secretary of the American Collectors Association.

ly, that approach is all too common in dental offices. Men with the most modern equipment and the sharpest technical skills still use collection methods out of the horse-and-buggy era.

The best way to handle collection problems is to take every reasonable precaution at the time credit is granted. This is where collection problems start —and where most can be avoided. But we're already beyond that stage now. Harry Brown has received treatment, two statements have gone out, but no check has come in.

It's time to take action. A collection letter is the least expensive and the surest way of presenting your message to a delinquent patient. It's literally the heart of any good collection system. Your mailing schedule might run something like this:

- **A statement at the end of the month or thirty days after treatment.**
- **A second statement plus a short reminder note thirty days later.**
- **First collection letter thirty days later.**
- **Second collection letter thirty days after that.**

The reminder need be nothing more than that. Most of the people who neglect to pay the first bill are simply negligent and careless bookkeepers. All you have to do is call your bill to their attention. Anything more—at that time—would only irritate and annoy, and might cost you more money than you'd collect.

As a starter you might consider something simple as this:

"I notice that you missed your last payment. Would you please clear it up now?"

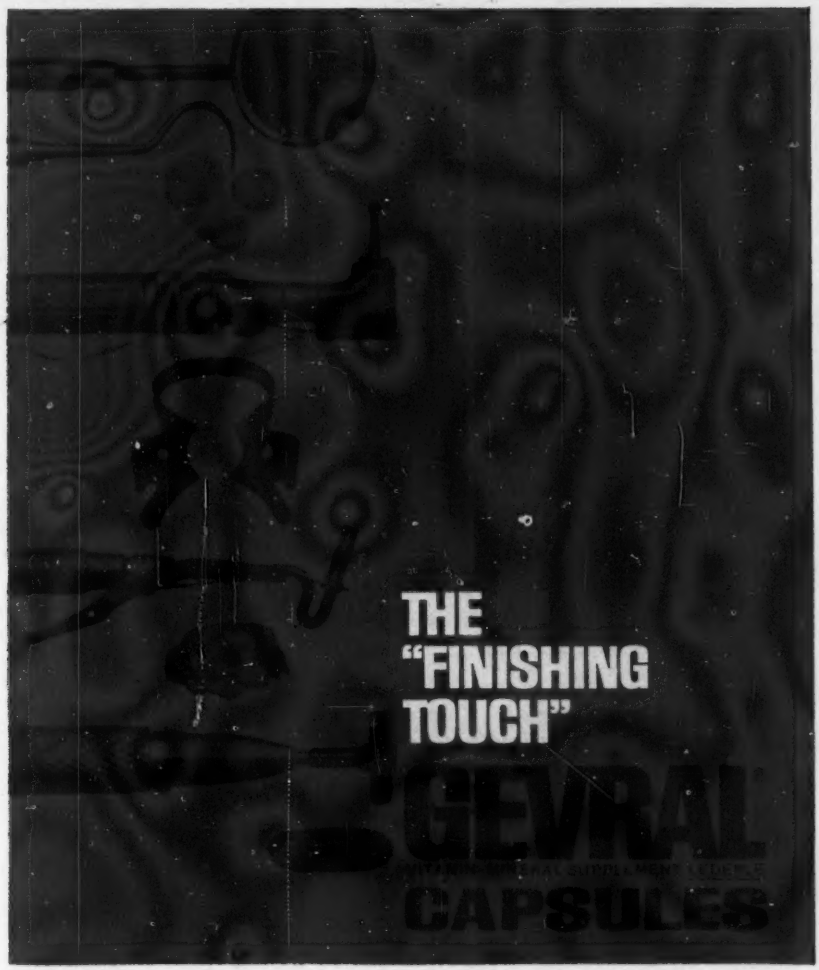
Or this . . .

"Just a reminder that your last bill hasn't been paid yet. We'd appreciate receiving your check as soon as possible."

If you know something about the patient, you might try to add a personal touch to your letter. Last year, a Maryland dentist treated a prominent civic leader and churchman. The dentist was surprised to find that two routine statements were ignored.

He made up another bill, and wrote across the face in longhand: *"The laborer is worthy of his hire."*

The Biblical quotation hit just the right note. The patient sent his check in immediately, and still chuckles as he retells the incident.



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Niacinamide	15 mg.
Pyridoxine HCl (B_6)	0.5 mg.
Ca Pantothenate	5 mg.
Choline Bitartrate	50 mg.
Inositol	50 mg.
Ascorbic Acid (C)	50 mg.
Vitamin E (as tocopheryl acetates)	10 I.U.
l-Lysine Monohydrochloride	25 mg.
Rutin	25 mg.
Iodine (as KI)	0.1 mg.
Ferrous Fumarate (Elemental iron, 10 mg.)	30.4 mg.
Calcium (as $CaHPO_4$)	145 mg.
Phosphorus (as $CaHPO_4$)	110 mg.
Copper (as CuO)	1 mg.
Fluorine (as CaF_2)	0.1 mg.
Manganese (as MnO_2)	1 mg.
Magnesium (as MgO)	1 mg.
Potassium (as K_2SO_4)	5 mg.
Zinc (as ZnO)	0.5 mg.

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An Illinois dentist fitted a denture for an aging laborer. The man ignored the first statement, but when he received the second he paid up. On it the dentist had written: *"I'll bet you're quite a ladies' man now, with those beautiful teeth."*

The man wasn't, but he loved having someone think so.

If you get no answer for a month after your reminder note, it's time to send out a collection letter. Generally, the thing to do now is ask if there's any reason your previous bills have been ignored. For example:

"You've always paid so promptly in the past. Is there any reason why you're late now? Please phone me or drop into the office. I'm sure we can iron out any misunderstanding and, if necessary, arrange payment terms that will be satisfactory to you."

Or. . . .

"If we can be of any help to you in settling this account, please let us know. Perhaps you've been waiting until you could pay the entire bill at once, and some unexpected circumstances have delayed you. If so, I think we'd both feel better if we talked about it frankly. Won't you please drop into the office as soon as possible."

If you get no results from that after another month, send a second letter out. This one should carry some appeal—some reasons why the patient would *want* to pay his bill. You can aim it at his pride, his self-esteem, his fears, his honesty—take your pick.

For example, a Florida dentist had a race track addict among his patients. The man was chronically broke, and two collection letters went unanswered. Finally, the dentist wrote him: *"I put my faith and bet my money on you. Have I picked a winner or a loser?"*

The man's pride was touched and he paid up immediately.

And if you want to appeal to the patient's fear of the consequences, you could try a letter like this:

"One of your most precious possessions is your credit standing. I'm sure you wouldn't want to impair it. Yet, that's what might happen because of your delay in paying your bill. I know that when I treated you, you fully intended to pay. If anything is preventing you now, why don't we talk it over?"

Now and again, even humor

can pay off in a collection letter. Witness the epistle used effectively by one West Coast dentist:

"I once knew a man who put all his bills in a hat. At the end of the month he'd shake them up, pick the top six, and pay them. If you follow a system anything like that, may I at least hope that you've remembered to put my bill in the hat."

Such letters, if sent to the right person at the right time, sometimes do work. But you'd better use them with care. A jocular letter that would hit home with the town wit might not go over so well with the school librarian.

What if the patient refuses to pay after your second letter? By now, the bill might be four or five months old, and that's about as long as any bill should ride before being turned over for collection. So it's time for one final letter, brief and to the point. One example:

"Your account is now five months overdue, and you haven't answered my repeated statements and letters. My auditor insists that I turn your account over to a collection agency. Unless I receive your check within five days, I'll be forced to do exactly that."

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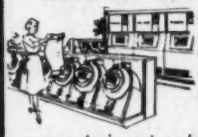

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"You can be sure...if it's Westinghouse"

Those letters are samples of ones that can and have worked effectively. They're not perfect; no collection letter is. A letter that draws a check out of one man will wind up in someone else's waste paper basket. With a little knowledge of your patient's social, educational, and economic background, you can improve on any form collection letter. Here are the four principal rules for collection letter writing:

1. Write your letters so they appeal to your patient—not so they appeal to you. Talk his language.

For example, don't say, *"The balance on your account has become delinquent. Please forward a satisfactory remittance."*

People don't talk that way now, and never did. You can say the same thing this way: *"You're behind on your bill. Please make payment now."*

Write in language and terms that your patients are familiar with—the same language you use with them while they're in the dental chair. There's no advantage to using stiff, legalistic phrases such as *"We beg to advise," "Yours of the 23rd instant,"* or *"We shall esteem it an honor."* Such words have gone the way of the roll-top desk.

2. Use the "you" approach. Don't say *"We granted, we gave,*

Your Collection Records

In collecting the money due you, proper records are vital. However you set your system up, it should accomplish the following:

- Tell you every step in the collection process, from initial treatment until final settlement.
- Bring past-due accounts to your attention automatically, by colored tabs or some other method.
- Segregate your accounts into (a) current, (b) past due, and (c) credit suspended.
- Tell you the date bills were sent, and the dates of all follow-up letters.

we have extended, we this and we that." Put the patient in the letter by saying, "*You received, you can, you will want to,*" etc.

That all stems from the key psychological fact that people are more interested in themselves than in anything else. Also, a you-directed letter shows that you're more concerned about the patient than you are about yourself.

3. Use at least one motivating factor. Your patient has already received your services and so getting what he wanted or needed from you is no longer a motivating factor. Your letter has to point out some way in which he will benefit further or will be better off for paying your bill at once.

I mentioned the key appeals—pride, self-esteem, honesty, fear—earlier in the article. Generally, it's best not to include too many different appeals in the same letter. If you do, the letter is apt to be scrambled and disjointed.

Notice that one possible reason for prompt payment hasn't been mentioned—the advantage to you, the dentist. Such a line as, "*I'm sure you realize that prompt payment is necessary to maintain the efficiency of my office,*" is likely to fall with a dull thud. You may as well face it. The delinquent patient is much more concerned about the state of his bank balance than he is about the efficiency of your office. Your letter must point why it is to *his* advantage, not *yours*, that he pay up promptly.

4. Pin it down. Make sure the patient knows exactly what he should do, when, where, and how.

It's a good idea to give the patient the choice of paying by check or by cash, by mailing it to the office or bringing it in. And if you desire, you can give him the choice of paying all at once or in installments.

But your letter should make it clear that he has no choice about one thing. The bill must be paid in full. END

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'I Dreamt I'd Build the Perfect Office...'

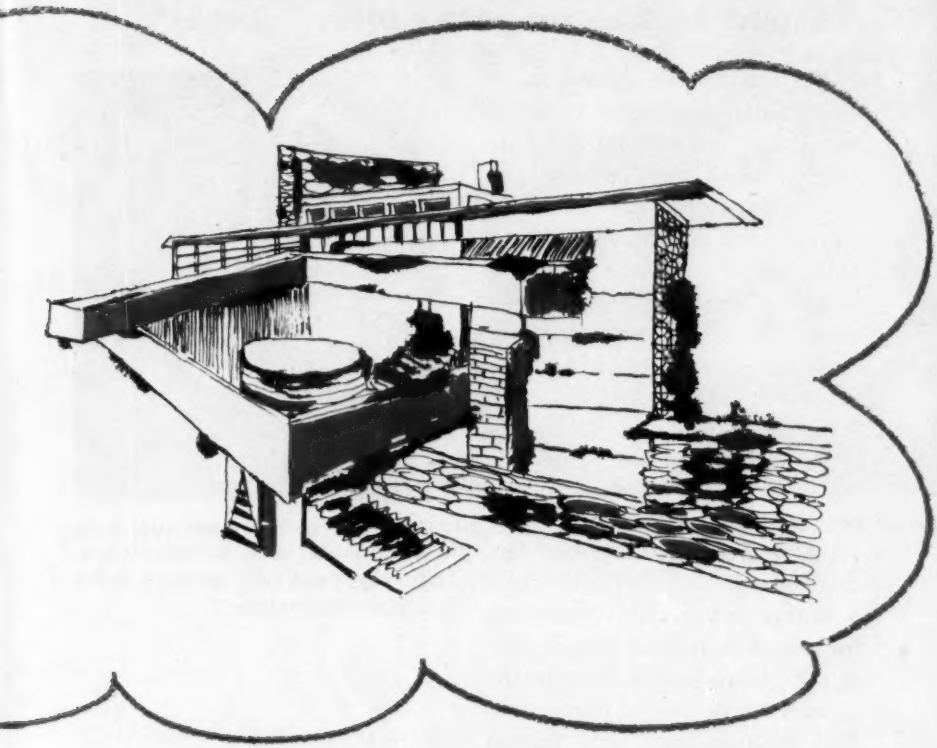
Erecting your own professional building won't save you any great amounts of money. But there are other rewards, this dentist has found

By **BERTRAM BLUM, D.D.S.**

AT least once in every dentist's life comes the urge to build his own professional office building. Most men sit quietly until the feeling wears off. *I went ahead and built.*

After two hectic years spent buying land, arranging financing, working with an architect, and wrestling with a contractor, I had my office building. It gives me three operating rooms, five recovery rooms, a sterilizing room, a dark room, a large reception room, a business office, personal office, a nurses' lounge, a ten-car parking lot, and an upstairs office that I rent out.

Was it worth the money and the effort? I have no regrets, though, I'll admit, I had no idea what I was getting into. Some of my enthusiastic colleagues cool off once I tell them the harrowing details of the building. You'll find out all about those pitfalls



soon enough if you do decide to build.

Why did I, personally, take the step? After being in practice for several years, I had to have larger, more efficient offices. When I checked rental locations, I found it impossible to get what I wanted, with enough parking to accommodate my patients. So, somewhat innocently I'll admit, I started hunting for land.

The first thing I discovered was that, in this day of inflated land values, every real estate owner was looking for a victim rather than a customer. Invariably, the price quoted to me was double the current (already bloated) cost of the land. Since I had to build in the area where I practiced, the real estate people felt I was on the spot (and I was). In the end, I had to pay about $3 a square foot for the land.

Then I rapidly learned something about construction costs. A one-story, semi-fireproof structure in most metropolitan centers runs from $25 to $30 a square foot. In small towns and rural areas it's much less. You can bring the cost per square foot down by putting up a two-story building, but, of course, the larger building will cost you a lot more money.

It wasn't until after I'd bought the land and started construction that I learned a few other interesting facts. An airplane had cracked up on my land, which was the only reason it was up for sale. The builder found parts of the plane, buried deep in the ground, while he was excavating. And he uncovered the plane's oil tank, still filled with oil and sealed. We covered it up and left it there in the ground.

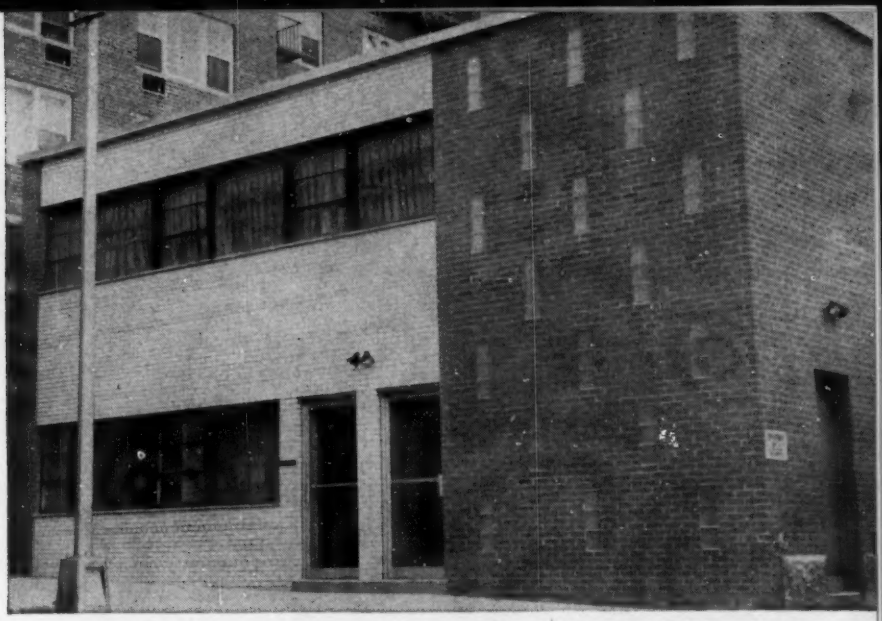
"There are easier, more profitable ways to invest than an office building," says Dr. Blum (above). "But it has other advantages."

Biggest Surprise

The next thing I heard about was my city's building code. It requires that professional buildings be semi-fireproof. That added substantially to the cost.

The biggest surprise of all came when I tried to arrange the mortgage. I was told that a doctor's professional building is considered a poor risk, since it's so specialized. On resale, it often brings much less than the construction cost. The most the bank would lend me was half of the total cost of the land and the building. And I had only fifteen years to repay the loan, not the twenty-five or thirty years you can get on a home mortgage.

Inevitably, the building took longer to construct (by about two months) than I had planned on. And the cost was a good deal higher. The pull to add extras



Dr. Blum's building cost 40 percent more than he expected, and took months longer to erect. But, he says, "I have my building planned my way—the way I've always wanted—with no landlords to cope with."

and conveniences as you go along is almost irresistible.

The problems didn't end when the building was completed. I was a landlord now, with a second story to rent out. My tenants, several lawyers, and I, have had some warm discussions on whether they're guaranteed parking place in my lot.

Soon after I moved in, my office was burglarized—another little hazard that professional offices are heir to. They obviously catch the eye of a crook, I discovered, since they were designed to catch the eye of patients. Putting in a burglar protection system was another big unexpected bill.

Those were only some of the headaches but, as I've said, I have no regrets. I have my professional building planned my way—the way I've always wanted it. I have all the operating rooms, recovery rooms, and other offices that I need. I've set up a circular traffic system so I can handle operative and postopera-

tive patients simultaneously.

I have no landlords to cope with when my lease runs out. My office costs remain fixed, while those of my colleagues are zooming. My building costs about $3 a square foot a year to maintain, including payments on the mortgage. Comparable office space in my area, Jamaica, New York, now rents for at least $4.50 a square foot.

Most important of all, my patients can satisfy their oral surgical needs in greater comfort and convenience. From the moment they enter the carefully designed reception room until they leave the business office, they're aware the entire building has been created to serve them.

What have I learned from building my own office? Seven important points, that I pass along to you:

1. *Don't build until you've*

"Why don't I see you twice a year?"

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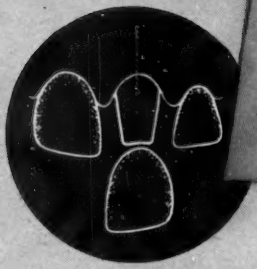

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1. Installed a hi-fi system with individual volume controls in each office.
2. Put vinyl paper on all the walls. It can take a lot of abuse and still remain attractive.
3. Set up a circular traffic system, so I can handle operative and postoperative patients at the same time.
4. Put in a basement, plus a bathroom downstairs.
5. Hired an architect experienced in designing professional buildings, and a trained dental designer to lay out the operatories."

been in practice several years, long enough to know what facilities you want and need.

2. *Take particular care in picking your location.* You'll be with the building for a good, long time. And if it turns out to be a poor spot for a practice, how much would the building fetch on a sale to another dentist?

3. *Make a thorough search of building and zoning regulations* before you buy the land. That'll cost you money, but it may avoid some disastrous mistakes. Stringent building code requirements can raise expenses considerably.

4. *Hire an architect experienced in designing professional buildings.* There are special problems that an inexperienced man may not be familiar with.

5. *Make sure you have enough money.* You won't be able to borrow more than 50 or 60 per cent of the cost from a bank. And, of course, you'll have the extra expense of furnishing and buying additional equipment for your office.

"I'm sorry I . . .

1. Underestimated the cost of the building, by about 40 per cent.
2. Used vinyl tile on the floor. It's too soft and [illegible] maintain a polish.
3. Made no provision for future expansion.
4. Put the basement under only half the house. A full basement would have been better.
5. Put in a hot air heating system. A hot water system would have been cleaner and much easier to balance."

6. *Don't pick a builder only because he's the lowest bidder.* Check his reputation also. A shoddy builder can find a hundred ways to cut costs and corners to make up for his seemingly low bid.

7. *Put a penalty clause in your construction contract,* charging the builder, say, $100 a week for every week of delay past the promised completion date.

I can't call my building a rousing financial success. I figure I'm getting only a so-so return, about 6 per cent, on the cost of building the upstairs office which I rent out.

If you approach the idea of erecting an office building as an investment in real estate, I don't think you'll ever be happy with it. There are easier, more profitable ways of investing your savings. But if you want to stabilize your shelter costs, to be free of leasing problems, and to have a dream office of comfort and convenience for yourself and your patients, build by all means. END

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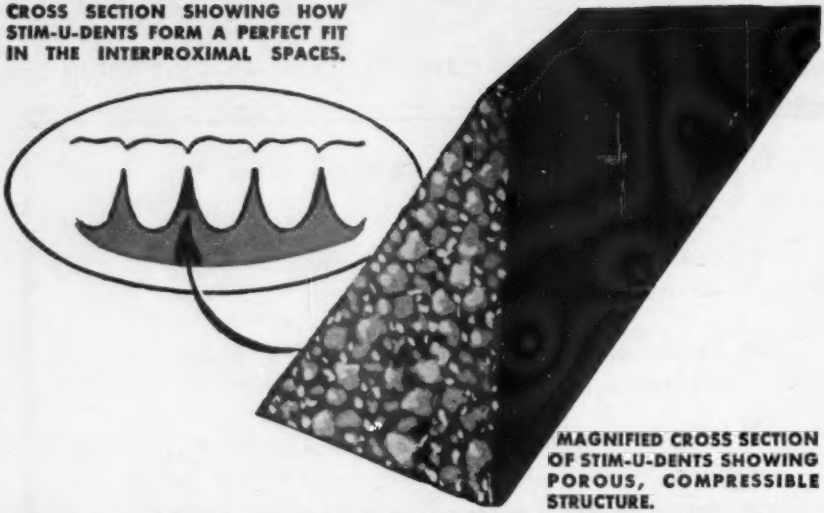

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FINISH WHAT THE TOOTHBRUSH LEAVES UNDONE

'That's What I Want for CHRISTMAS!'

Not diamonds but cash is a girl's best friend. The vote is unanimous.

By PRINCINE MERENDINO

NOW that Christmas is popping out in red on your calendar, are you again wondering what to do for your staff? The same old questions: Shall you give gifts—maybe gloves or perfume would do? Or a bonus—if so, how much? Time off—before or after Christmas or both?

DENTAL MANAGEMENT ran a spot check of the people most intimately concerned, dental assistants, to find out what they really want for Christmas and why. We also asked several practice management consultants what you should give according to the "going" customs. With this as your guide, you can don the Santa Claus garb with confidence and aplomb this year.

From the dental assistants, one message rang forth as loud and clear as the Christmas bells. Cash, good old cash, in sums large or small, is preferred over any other gift you might have in mind.

Why were the girls so adamant about that? A series of unsuitable gifts, year after year, was beginning to take the Merry out

of Christmas. Last Yuletide brought forth items like:

"Pajamas, flannel at that, and too big."

"A spoon holder for the stove. I don't even cook."

"An expensive pocketbook. So expensive I've nothing to wear with it."

"A bottle of Scotch. I've worked for him for five years, and I have five bottles of that iodine at home."

"Bathroom towels. Wrong color."

How much of a cash bonus would be reasonable at Christmas? Most of the girls volunteered that their employers gave them a week's salary. Others received bonuses ranging from $25 all the way up to $350.

The assistants agreed that there couldn't be any flat rule for all offices and all employes. "Some girls receive larger salaries than others," said one assistant. "If they're treated well throughout the year, of course they may receive a smaller bonus at Christmas."

The assistants also agreed that some consideration should be given to seniority. "I've worked eight years in my office," another assistant said. "Yet the doctor gave a new girl exactly the same Christmas bonus. I felt this was most unfair."

Of course, there's always the possibility of a certain amount of bias on the part of the dental assistants. How do the independent management consultants feel about it all?

They concur with the assistants right down the line. Says one flatly: "Give each member of your staff cash. But don't commit yourself to set amounts each year or anticipate another year.

"As for time off, most doctors give Christmas and New Year's. Nothing else is necessary. But if you'd like, since Christmas week is extremely slow, it might be a good time to give a week's vacation with pay, in lieu of a bonus. You're paying the salary anyhow without getting much work for it. This way you take care of the Christmas bonus and make your assistant think you're next in line to the Angel Gabriel. It's a thought."

Said another management consultant: "Personal gifts, even perfume, place a business relationship on a less formal basis, and this we frown upon. Cash bonuses are most desirable. The size is determined more or less

by the worth of the girl, how loyal and dependable she is and how long she has been there. And above all, whether the dentist can afford it.

"If he can afford it, a week's salary is fairly standard. However, if the dentist pays a girl a high weekly wage such as $75 or $85 a week, then a $25 bonus is considered adequate.

"Time off must vary each year depending on the date on which each holiday falls. Most doctors are becoming more relaxed and are also taking off the day before Christmas."

By now, you have a fair idea of what dental assistants and practice management consultants think about time off and bonuses for Christmas. What if you still prefer to give a present instead of cash? Here are some gift suggestions that show thought for the individual, yet retain the business relationship of your office:

For the assistant living near a large city, a couple of theater tickets, plus a check to cover dinner, is a nice gesture.

There are monthly subscriptions for girls with special interests—a record of the month for the music lovers, book of the month or magazine subscriptions for the bookworms, flower of the month for the flower fanciers, food of the month for the gourmets, and many others.

Get the idea? There are ways to buy unique presents that are thoughtful and useful. But remember, as far as most dental assistants are concerned, there's just nothing like money, MONEY, **MONEY!!!** END

Misfit

"What's wrong with that assistant of yours?" said a new patient named Mary Wheeler. "I told her I had a toothache and she flatly refused to believe me."

I glanced at the record card my girl had given me. It was for another Mary Wheeler, a woman I had treated the year before. I'd fitted her for full upper and lower dentures.—*D.D.S., St. Louis, Mo.*

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Year End Tax TACTICS Can Save

Most men start trying to save taxes too late. The time is now

By **RONALD KING, LL.B.**

IN a few months from now you'll come to grips with a familiar foe—Form 1040. It's due by April 15 of next year. But the really important tax deadline comes long before then, on December 31, 1961.

On that date your books close for this year. Nothing you can do after then can change the figures. Now, you still can. Within limits, you can control whether your income for the next two months will land in 1961 or in 1962. And you can shift some income from one year to another in a way that'll help reduce your tax bill next April—and even in April of 1963.

How so? The graduated income tax rates are the answer. Each dollar you earn in December may cost you 30 cents in taxes. Then again, it may cost you 50 cents, 20 cents, 62 cents, or 43 cents. Everything depends

You Money

on how many other dollars you've *already* earned this year.

When it comes to taxes, it's much better to earn $15,000 in each of two years than it is to earn $5,000 one year and $25,000 the second. In the first case, you'll pay a total two-year tax of $7,240; in the second you'll pay $8,250.

So your course of tax action for this next month is clear: First, estimate your net income for this year. Second, make an informed guess as to what your 1962 income will be.

If they're likely to be about the same, there's no reason to shift income from one year to another (though, as we'll see later, there are some other important tax steps you can take). But if there probably will be a big difference between your incomes for the two years—at least a couple of thousand dollars—it's time to try and level them off.

Of course, you can't always know what direction your income is going to take. But sometimes the signs are pretty clear. Consider, for example, a dentist I'll call Dr. Phillips. Earlier this year he moved his practice to another city. Expectedly, things were slow for a while and the expenses of the move were high. His probable net for 1961: about $10,000. But now his practice is growing smartly, and he figures he might clear $17,000 or $18,000 next year. The dollars he earns in 1962 will be taxed at a top rate of 34 per cent. But if he can shift some of that income to this year, it'll be clipped at a rate of only 26 per cent.

How to go about it? Here are some of the possibilities:

1. *Accelerated billing.* Dr. Phillips plans to send out his December bills a little early, a week

or so before the end of the month. That way, at least a part of his December charges will be paid before the end of the month. Any checks that arrive by December 31 are counted as 1961 income. And the doctor is doing whatever he can to encourage his December patients to pay cash at the time of treatment.

2. *Stepped up collections.* This is the time, Dr. Phillips figures, to launch that drive on the slow payers. He's sending out letters right now to all delinquents. Toward the middle of the month, he'll follow that up with phone calls.

3. *Professional deductions.* Here the doctor's strategy is to *delay* all possible practice deductions until 1962—when his income and his tax rate will be higher. Once again, each dollar in deductions he claims for 1961 will save him only 26 cents in taxes; in 1962 it'd save him 34 cents.

Naturally, Dr. Phillips is letting his stock of office supplies run low and deferring all other possible expenses. He's letting the office redecorating job go for a month, and he's also holding off on the new equipment he intended to buy. And on things he does have to buy right now, he's

WHEN IS INCOME INCOME?

Any checks received during 1961 are counted as 1961 income, even if you cash them after the end of the year. But there are two exceptions to that: If the check later bounces, it's not counted as income until it's actually paid off. And a check with a 1962 date on it is 1962 income, even if you receive it in 1961.

The general rule is this: As soon as money becomes yours for the taking—whether or not you actually do take it—it's counted as taxable income.

As for the expenses you pay, a check mailed or delivered on December 31 can be deducted on your 1961 return, even though it's not cashed until 1962.

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letting the bills ride until after January 1. After a chat with his landlord, he got permission to delay his December rent payment for a month.

The doctor's accountant told him that any notes he signs now are deductible when they're paid off next year. And his accountant also warned him to write off the improvements in his new office under the straight-line method of depreciation, and not to claim the 20 per cent deduction allowed for the first year. That, too, will put much more of his deductions off until 1962 and later years, when they'll save him the most money.

4. *Personal deductions.* Again the doctor's goal is to delay all possible personal deductions until 1962. And personal deductions are even easier to control than business expenses.

Easiest of all are the doctor's charitable contributions. Each Christmas in the past, he'd made a big contribution to his church. But this year he's sending in a pledge. He'll mail in the check on January 2.

The doctor's mortgage payments usually come due the twentieth of the month, but he'll send his check in early in January. That'll push the deduction for one month's interest off until 1962.

All personal deductions—such as state and local taxes, interest, medical expenses, casualty losses, contributions—are deductible in the year they're actually paid. So if any such bills come in between now and the end of the year, he'll wait until January to pay.

All told, Dr. Phillips figures he can shift close to $3,000 of income from high-taxed 1962 into

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low-taxed 1961. True, he'll have to pay an extra $820 on his 1961 tax bill. But he'll save himself over $1,000 on his 1962 return.

If your situation is just the opposite—that is, you expect 1961 income to be higher than 1962's—you can take just the opposite tack. You can delay sending out some of your bills, and you can accelerate some of your deductions. For example, you could stock up on your office supplies, buy the new professional equipment you'll soon be needing, and pre-pay some of the interest and local taxes that would ordinarily come due in 1962.

Legal Limits

Of course, there are legal and practical limits to how far you can go in delaying income. There's no sense at all in delaying collections if it'll risk delinquency, or in buying unneeded equipment. And under the law, you can't prepay rent, wages, or your own personal medical expenses.

As I said, income shifting makes sense *only* if you expect a sizable gap between your 1961 and 1962 earnings. But even if your income will be level as a bowling alley, you may be able to save yourself some important tax money if you move swiftly and wisely within the next thirty days. How? By the way you handle your personal deductions. If bunching your taxable income is *bad*, bunching your personal deductions can be *good*. Here's why:

The law allows you a flat amount for your personal deductions—10 per cent of your adjusted gross income, up to a maximum of $1,000—if you don't itemize. Suppose your personal deductions have been running close to $1,000 a year. In a sense, they've been wasted. You could have claimed the same $1,000 each year even if you hadn't paid a penny in deductible expenses.

What to do? Consider handling your personal deductions so that the bulk of them falls in alternate years. Thus, one year you claim the standard $1,000 allowance. The following year, when you bunch your deductions, you itemize.

Suppose, for example, you've been averaging about $1,000 a year in deductible personal expenses, and have been routinely claiming the standard allowance. And, we'll say, $500 of that

amount can be shifted from one year to another, at your will.

This year, you could postpone all possible deductions and claim the $1,000 standard allowance. Next year you'd itemize and claim $1,500. Thus, every other year you could claim an extra $500 in personal tax deductions.

You can go on that way indefinitely, claiming the standard deduction one year, itemizing the next.

Apart from shifting your income and deductions, there are three other steps you should consider taking within the next month to tidy up your tax affairs:

1. *Your personal exemptions.* You're allowed a $600 personal exemption for certain close relatives you support, provided you pay for more than half their maintenance. So now's the time to check over the amounts you may have contributed on behalf

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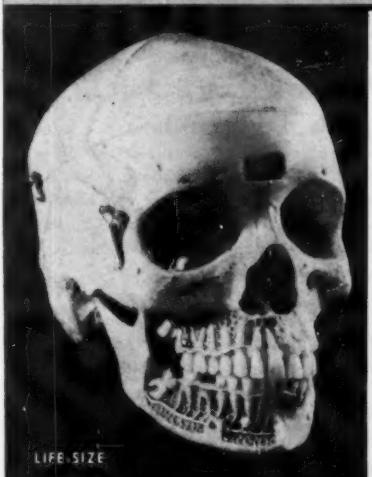

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of your parents, in-laws, or your children away at college. If you're close to the half-way mark, an extra $100 Christmas present may earn a $600 dependency exemption for you.

2. *Your gifts.* You can give up to $3,000 each year ($6,000 if your wife joins you) to any beneficiary without becoming liable for a gift tax. If you don't make the gift by year's end, the exclusion for 1961 is lost forever. So sit down with your tax adviser and see whether it'd be to your advantage to make any additional gifts before the year closes.

3. *Your investments.* December is the traditional time to put your investment house in order. With some careful planning, you can squeeze the most tax-deduction mileage out of your investment losses, minimize the taxes on your investment profits, and put yourself in the best possible tax position for the future. And in the way you time your security purchases and sales, you can also help to level off your 1961 and 1962 incomes.

Tax selling is a tricky business, though. Unless you're really up on the law, you'd better get some help with it from your tax man or your broker. END

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Practice Pointers

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- for other Dentists

What's the best way you've ever found to increase your efficiency, service, and earnings through improved business management of your office? You are cordially invited, Doctor, to share it with your fellow practitioners.

DENTAL MANAGEMENT in this issue inaugurates a new feature, called "Practice Pointers," designed to aid every dentist who wants to find a better way to handle his bookkeeping, patient relations, collections, and other management problems.

Read "Consult the Team" on next page, then jot down your own best pointer in 150 words or so. Mail to *DENTAL MANAGEMENT*, Ridgeway Center Bldg., Stamford, Conn. For every pointer accepted for publication, we'll pay the author $10. Send in yours today!

Consult the Team

by A. Samuel Feldman, D.D.S., Philadelphia, Pa.

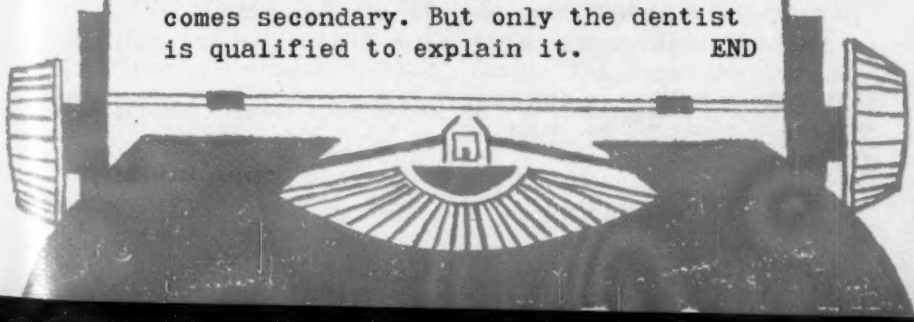
Has this ever happened to you? After telling a woman what work has to be done, she answers, "I'd like to talk to my husband about it." Or, with a man, "I'd like to talk to my wife."

I used to say, "Go right ahead." But not any more. So often, the diagnosis I gave became garbled in the retelling. The only thing the patient got straight was the cost. And an irate husband would get me on the phone with, "Jane says it'll cost $300 to fix her teeth. Whatever for?"

Or, the wife might call back and say to my dental assistant, "I think I'd better wait a while. My husband doesn't think it's essential."

Now when a patient wants to get the approval of her husband, I say, "Fine. Bring him into the office. I'll explain my treatment plan to him, and then you can talk it over together." If the husband can't make it into the office, I phone him and explain.

Once the patient's husband or wife understands the reason and the necessity for the treatment, the cost becomes secondary. But only the dentist is qualified to explain it. END



How to Pick an

The one you choose may well be the biggest single factor in your investment success. Here are the five steps to take in locating the right man

By PHILIP A. FISHER

THE right investment adviser can—almost literally—be worth his weight in gold to you. Today, many different groups are ready to serve you.

Almost all stock brokers now offer recommendations as well as execute orders. There are independent counselors ready to give you advice for a fee. Many banks have investment advisory departments. And a growing number of attorneys, accountants, and practice management consultants are also equipped to offer investment information. Whom should you pick?

For most dentists, it doesn't matter at all whether one man can rush a buy order to the floor of the stock exchange thirty seconds faster than another. What does matter is how well the stocks are chosen. And that, in turn, depends on your adviser's ability, experience, integrity, and the personal interest he has in you. To find the right man, these

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The author has headed the San Francisco investment firm of Fisher & Co., for almost thirty years. The article is adapted from his book, "Paths to Wealth Through Common Stocks," © 1961 by Prentice-Hall, Inc., $4.95.

Investment Adviser

are the five steps to take:

Step 1. Divide all the people you're considering into two classes: (1) those who are fundamentally more interested that their recommendations be to your financial benefit than they are in the fee or commission they'll make out of the deal; (2) those who are more interested in their immediate fee. *Scratch everyone who isn't in the first group.*

How to find out who goes where? If you're a good judge of human nature, you won't have much trouble. Just keep your ears open during the preliminary conversations. Listen to the way the transactions are proposed, and the reasons for them. Or, fall back on what you can learn about the man from other clients of his or from people who know him socially.

Naturally, every investment adviser hopes to make money through you—either by charging a fee for his services or a commission for the orders he executes. But the right investment adviser is looking for a long-range, mutually profitable relationship—not one quick commission in return for one quick tip.

Is Separate Fee Best?

Stock brokers normally make money only when you take action—when you buy or sell a stock. So, it'd seem, a broker would exert constant pressure on you to trade securities. Would you be better off paying a separate fee to an independent coun-

selor? Since he doesn't collect commissions when you trade, his suggestions must be impartial.

In theory, you are better off paying a separate fee for investment advice. In practice, it doesn't always work out that way. True enough, brokers do have a vested interest in how much trading you do. But the influence of that varies tremendously between one firm and another—and between different men within the same firm.

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There are countless brokers, working solely on a commission, who'll advise you on the basis of your best interests alone. Not that they don't like money. They have good enough judgment to realize they must do well for a client to keep him as a client. So what a man calls himself—banker, broker, or counselor—has little to do with the quality of the advice he'll give you. Judge the person and not his position.

Step 2. Ask your prospective financial adviser about his investment philosophy. Eliminate anyone whose long-range objectives are different than your own.

There's more than one way to profit in the stock market. It doesn't matter whether your adviser's ideas agree with the current fads. What is important is that he have some definite goals —and that you agree with those goals.

Step 3. Ask the prospective adviser where he gets the information he uses as the basis of his recommendations. Find out what he, or the organization behind him, does to keep in touch with the companies he recommends.

Does your adviser depend solely on published financial sta-

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tistics (which are available to everyone) or is he in a position to learn important facts before they become known to the financial community. There's a vast amount of information available to anyone who takes the trouble to get it. Customers, vendors, competitors, and former employes know a company's strength and weaknesses. One or two such opinions may be distorted and misleading. But for an analyst who can collect and piece together bits of information, a surprisingly clear picture of the company will emerge—a picture you could never get from the company's annual report or from its officers.

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Quantity or Quality?

Don't confuse quantity with quality when it comes to financial information. Once, a leading brokerage firm deluged me with reports on a number of companies. I singled out just one of them, about a company that I knew particularly well. There wasn't a thing in the report that wasn't obvious to anyone with a smattering of knowledge about the company.

You may know enough about a company to judge the quality of your prospective adviser's report on it. If not, try and find someone who does. No matter how wise an investor you are (or how wise your adviser is), you'll never do any better than the quality of the information available to you.

Step 4. If you already own some stocks, ask your prospective adviser for his opinion about them.

This is the acid test. No one can have complete information about every stock. So, when

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slapped with a list of stocks previously bought by a new client, an honest adviser often has a tough problem.

The adviser can tell the client to hold the stocks which have a good reputation, though the adviser doesn't know much about them. Or, he can advise the client to drop the stocks, though they may be fine investments. Or, he can be frank and admit he doesn't know much about the stocks, and let the client decide whether to switch to other securities that the adviser is in a better position to watch.

Usually, the investment man who'll admit he doesn't know some things is the man you can trust to have thorough knowledge about something else. The boy to avoid is the self-confessed expert on everything. Never expect an investment analyst to know all companies and all forms of investments. Never trust a man who says he does.

Step 5. Learn as much as you can about the adviser's record. Eliminate everyone whose record seems to be poor in comparison to the market as a whole.

Often, it takes several years before stock investments prove themselves. So check performance over periods of at least three years.

How to find out about an adviser's record? There's not much point in asking for references from "satisfied users." It'd only be human nature for him to pick out the people who've done well. But if you can locate any of his clients on your own, you may learn a lot from them.

Is it more important to learn the record of the particular broker or salesman you're dealing

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with, or of the firm behind him? That all depends. Some investment firms keep close control over what their representatives recommend. Others provide their people with basic investment data and let each man decide what to recommend to each individual investor. Of course, if the adviser is free to make his own recommendations, his personal record is what's important. In most cases, if you ask outright, the adviser will tell you frankly what his company's policy is.

I listed the adviser's record last, though it's obviously the most important single consideration. In fact, you might start your search by asking your friends and colleagues if they have an adviser who's served them well. Then, you could narrow down the list by applying steps 1 through 4.

There are many investment advisers, in all branches of the business, who could pass all five tests with flying colors. But if you'll look over the list, the larger

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brokerage houses probably do have a slight competitive edge. They have the staff to investigate and keep track of investments, and usually have more contacts with top corporate management.

But there are tremendous differences in the skill and efficiency of the different organizations in the investment business. Today, many of the small stock brokers and investment counselors are doing a much better job than some of their large competitors.

It's well worth your time and effort to find a good adviser. If you doubt it, try the "donkey" test. Take a pencil, stab twenty times at a stock quotation sheet, and check where the twenty stocks stood five years before. You'll be astounded at the variations. Some will be half the price they were, some will have doubled or tripled. One or two may well have increased 1,000 per cent or more.

No investment adviser can tell you what stock is going to rise three points this week, or what the "market" will do in the next month. But a good man should know enough about the securities he recommends so that, within a reasonable time, they'll do approximately what he says they will. If he tells you a stock is a good investment it should rise more, not less, than the market as a whole. When he says a dividend is safe, it really should be safe.

No one is right all of the time. But your investment adviser should be right most of the time. Then you have to be right only once: when you pick the man to be your adviser. END

Caustic Clerk

I had advised the patient to go to the drug store and get an oxygenating agent to rinse his teeth, all of which were intact. He returned the next day without buying it. "The clerk refused to sell me the rinse you recommended," he explained. "She insisted that I soak my teeth in Clorox, same as she does."—*Brock S. Coulter, D.D.S., Maryville, Tenn.*

Washington Spotlight

Prepare yourself for emergency lifesaving work, recommends the Office of Civilian Defense. You'd be pressed into service in case of nuclear attack. After training, you'd be expected to handle broken bones, bleeding, anesthesia, burns, and emergency surgery. The use of dentists "can be counted on to save innumerable lives in case of national catastrophe," says Brigadier General M. C. Harlan, Air Force Chief of Dental Services.

You can claim bigger deductions on your business trips, thanks to a new I.R.S. ruling. A reasonable allowance, it now says, is 15 cents a mile for the travel and $20 a day for subsistence. The old rates, applying before August 14, were 12½ cents a mile and $15 a day for expenses.

Hold off a month, if you can, on any new equipment purchases. You may qualify for a special break if you do. The Administration proposed an 8 per cent tax credit on equipment, but it failed to pass this year. But it's already cleared the Ways and Means Committee, and is likely to pass Congress next year. If it does, for every $1,000 of equipment you buy after Jan. 1 you'd get a tax cut of $80, in addition to depreciation.

Drafted dentists have all the legal safeguards that applied to servicemen in World War II and the Korean conflict. A man's mortagage can't be foreclosed or his car re-

possessed, without court approval, while he's in service. The V.A. guarantees premiums on up to $10,000 of his life insurance, and his Social Security credits continue to pile up. The Government is now calling 154 dentists, due to the current military buildup.

Government-insured loans are available to you if you want to finance a fall-out shelter. Cheapest way is an FHA home improvement loan—up to $10,000 for twenty years, at 6½ per cent interest. But those deals are now hard to get. You may have to turn to a "Title I" loan —up to $3,500 for five years, at 9.7 per cent. Or, the bank may permit you to refinance your home mortgage to cover the shelter also.

Are you turning away patients because your present laboratory does *not* make *children's fixed and removable appliances?*

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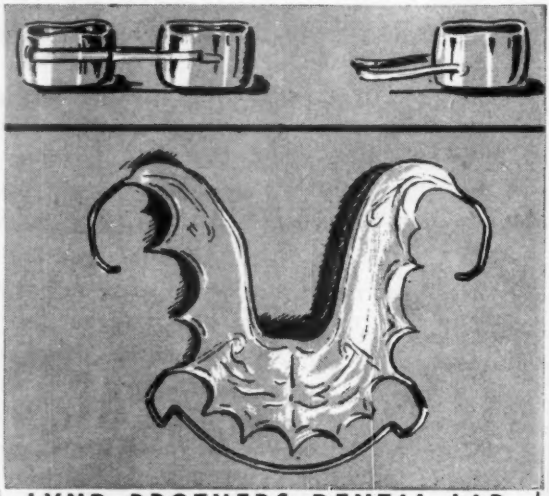

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The MAILBAG

Mail Order 'Gyp'

Dear Sirs:

I am more favorably impressed with your magazine as each issue arrives, and, with countless other dentists, I read it more than all other dental magazines combined. Inasmuch as it has management as its chief purpose I thought you'd be interested in the following, with a view to helping other dentists:

Last June I "fell" for a mailed circular from an outfit in Cleveland, Ohio, advertising a so-called new and improved high-speed contra-angle at $10 each on a ten-day trial "money-back guaranty." In the presence of two persons I opened the package and tried the contra-angles but found they immediately heated up and were noisy; in the past I have discarded better instruments. I returned them immediately and requested a refund.

I received no word and not until four months later when I complained to postal authorities did I realize I had been "gypped." I could not get my $20 back without a court battle, for by some kind of trickery they kept within the law. Some law!

I graduated in 1957. I think dental schools should give more time to helping poor gullible students in business matters. My loss has taught me to never pay for things in advance, and hereafter only make purchases from ads in reliable periodicals or dependable supply houses. There is no protection from postal authorities on the "money-back" myth, and firms of whatever size know perfectly well a defrauded customer will rarely go to court, hire an attorney, lose time, etc.

Bruce Wheeler, Jr., D.D.S.
Red Bluff, Calif.

• *One of the cardinal principles of* DENTAL MANAGEMENT *has been to protect and guide the dentist in economic matters. We strongly recommend that dentists purchase materials and instruments only from reliable dental supply houses and dental manufacturers such as those advertising in* DENTAL MANAGEMENT.—Ed.

Collection Charges

Dear Sir:

Regarding the fairness of charging the patient for collection fees, my office uses a standard form for any dental work exceeding $75. The patient agrees "to pay the legal rate of interest plus collection costs. . . ."

To my mind, the patient signing this agreement does so out of his own free will and fully aware of the consequences if he does not live up to his promise. But even if a collection fee of 25 per cent is added to the balance due, it's almost impossible to recover the full amount.

Suppose the amount owed is $100, and the collection charge is $25. The total to be collected is $125 and the collection agency takes 25 per cent of that total. That brings the amount due to the dentist down to something like $94.

D.M.D.
Lexington, Mass.

Dear Sirs:

Concerning Mr. L. B. Bignall's letter about prepayment of supply house accounts, his theory is very good but he makes a very misleading statement. His letter would lead you to believe that 2% saved on each monthly bill at the end of the year would make a total saving of 24%. This just is not so—24% of one month's bill, yes, but only 2% of the annual bill.

R. Leslie Arnett, D.D.S.
Pasadena, Calif.

• *Which is what Mr. Bignall's letter suggested.*—Ed.

Market Letters

Dear Sirs:

Mr. Zack's straight-from-the shoulder article on tipster services certainly warrants the attention of any would-be investor, and we want to endorse many of the cautions he lists. However, since we publish a market letter which meets most of Mr. Zacks' criteria for making a wise selection, we'd like to take issue with him on one point that may be of real importance to some of your readers.

Our own Personal Investment Management Service accepts investment portfolios as small as $10,000, and we know of many other companies that are more down to earth than Mr. Zacks' figure of "upwards of $50,000." It is in this lower range that the

greatest benefits of a managed investment program can be achieved. The investment is too small to warrant full-time individual management attention by the owner, and too big to permit the waste of a half-hearted investment research program. Our free booklet explains the "how and why" of personal management programs and we will gladly send it to any of your interested readers.

Loucas P. Hriston, President
Larchmont Investors, Inc.
Larchmont, N.Y.

Avoiding Auto Trouble

Dear Sirs:

Your magazine is a "blessed event" in our office. Many thanks!

Just having had auto trouble in an isolated section of our state, I would appreciate, as would others, I'm sure, an article on items that might be carried in the trunk of an auto to take care of unwelcome emergencies.

The inclusion of such an article might be justified on the basis that every dentist drives a car.

Reed R. Hawkes, D.D.S.
Preston, Idaho

• *See* DENTAL MANAGEMENT, *Apr., 1961, p.* 55.—Ed.

Disability Insurance

Dear Sirs:

Although much of the basic information in your article about disability income insurance is correct, it contains many inaccuracies, misinterpretations, and statements of opinion which may or may not be valid. The tone of the article is well suited to scaring the daylights out of any owner or prospective purchaser of a disability policy. But the "scare" or "expose" approach has little

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relationship to the facts of disability insurance as it is offered today by practically all the major companies.

The author's important point —that the professional man should have adequate, good quality disability insurance—is completely valid. But I think authors often let their enthusiasm for making an article interesting carry them away to the extent of unintentionally, but quite seriously distorting the facts at issue.

Gerald S. Parker, Vice President
The Guardian Life Insurance Co. of America

Dear Sirs:

On the whole the author has done an outstanding job, in our opinion, and we feel sure his article will be read with real interest and great benefit by the subscribers to your fine magazine.

We want to congratulate both you and Mr. Geier for emphasizing the primary importance of loss-of-income insurance. For too many years the newspapers and magazines have publicized hospital-surgical with only a passing reference to disability income coverage. We are glad to see that DENTAL MANAGEMENT is helping to put the emphasis in its proper perspective.

Jerome M. Powell, President
Loyal Protective Life Ins. Co.

Dear Sirs:

I am greatly enjoying DENTAL MANAGEMENT and find it easy to read and very informative.

My thought is that you offer a very useful and welcome publication to the dental profession. I can find no fault with your publication to date, and can offer no criticism, merely the suggestion to keep up the good work. Really cannot understand why it hasn't been done before; you are to be commended on your initiative and foresight.

Lee P. Sharp, D.D.S.
Long Beach, Calif.

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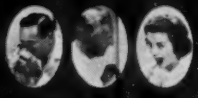

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